

In re:  
Simona M. Pearson  
Debtor

Case No. 19-17971-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 18, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2025:

Recip ID	Recipient Name and Address
db	+ Simona M. Pearson, 1024 E. Dorset Street, Philadelphia, PA 19150-3102
14494293	+ America Honda Finance Corp, d/b/a Acura Finance Services, c/o William E. Craig, Esquire, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3124
14449129	+ Franklin Mint Federal Credit Union, c/o Corinne Samler Brennan, Esquire, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14444310	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14444311	+ PATRICK NEMES,ESQUIRE, 3705 QUAKERBRIDGE RD, SUITE 116, HAMILTON NJ 08619-1288
14444313	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14444315	+ Schachter Portnoy Schneck, LLC, 3705 Quacketbridge Road, Suite 116, Hamilton, NJ 08619-1288
14444316	+ TOBIAS SIPPLE, 7307 LIMEKILN PIKE, PHILADELPHIA PA 19138-1334
14444318	+ Tsi/79, Pob 15943, Wilmington, DE 19850-5943
14444320	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606
14444321	+ Wf Efs, Po Box 84712, Sioux Falls, SD 57118-4712

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 19 2025 03:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 19 2025 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14446350	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 19 2025 03:33:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14444294	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 19 2025 03:33:00	American Honda Finance, P. O. Box 6034, Newark, DE 19714
14493981	+ Email/Text: ebnbankruptcy@ahm.honda.com	Feb 19 2025 03:33:00	American Honda Finance Corporation d/b/a Acura Fin, 3625 W. Royal Lane, #200, Irving, TX 75063-2912
14459774	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 19 2025 03:33:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14444298	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 19 2025 03:33:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14444299	Email/Text: megan.harper@phila.gov	Feb 19 2025 03:33:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia,

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			PA 19102
14444300	Email/Text: megan.harper@phila.gov	Feb 19 2025 03:33:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14444295	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 19 2025 03:40:19	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14444296	+ Email/Text: ecf@ccpclaw.com	Feb 19 2025 03:33:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14444301	+ Email/Text: bankruptcy@philapark.org	Feb 19 2025 03:33:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14444303	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 19 2025 03:40:12	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14471917	Email/Text: bnc-quantum@quantum3group.com	Feb 19 2025 03:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14444302	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 19 2025 03:33:00	Department of Education/Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
14444304	Email/Text: bankruptcycourts@equifax.com	Feb 19 2025 03:33:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14444305	^ MEBN	Feb 19 2025 03:28:46	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14444306	Email/Text: EBNBKNOT@ford.com	Feb 19 2025 03:33:00	Ford Motor Credit Company, PO Box 537901, Livonia MI 48153-7901
14444307	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Feb 19 2025 03:33:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy, 5 Hillman Dr Ste 100, Chadds Ford, PA 19317
14444308	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 19 2025 03:33:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14839148	+ Email/Text: TSIBNCBOX4275@tsico.com	Feb 19 2025 03:33:00	National Collegiate Student Loan, Trust 2007-4, Transworld Systems Inc., PO Box 17116, Wilmington, DE 19850-7116
14463087	+ Email/Text: TSIBNCBOX4275@tsico.com	Feb 19 2025 03:33:00	National Collegiate Student Loan Trust 2007-4, TSI, PO Box 4275, Norcross, GA 30091-4275
14444314	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 19 2025 03:40:19	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14452393	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 19 2025 03:40:19	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14444312	+ Email/Text: bankruptcy@philapark.org	Feb 19 2025 03:33:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14444317	Email/Text: DASPUBREC@transunion.com	Feb 19 2025 03:33:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14444319	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 19 2025 03:40:23	Wells Fargo Bank, MAC F823F-02F, PO Box 10438, Des Moines, IA 50306-0438
14472310	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 19 2025 03:40:07	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14454211	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 19 2025 03:51:22	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4927
14786694	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 19 2025 04:01:37	Wells Fargo Bank, N.A. - Wells Fargo Education, Financial Services, PO Box 564300, Charlotte, NC 28256-4300
14749876	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 19 2025 03:40:30	Wells Fargo N.A. Personal Lending, P.O. Box 564300, Charlotte, NC 28256-4300

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14444309		NATIONAL COLLEGIATE STUDENT LOAN TRUST
14459775	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14444297	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14494574	##+	American Honda Finance Corporation, c/o William E Craig, Esq., Morton & Craig, LLC, 110 Marter Ave., Suite 301, Moorestown, PA 08057-3125

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2025 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com scmcginly@klehr.com;nyackle@klehr.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Simona M. Pearson help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor American Honda Finance Corporation d/b/a Acura Financial Services Administrator For Honda Lease Trust wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Simona M. Pearson	)	Case No. 19-17971-amc
aka Simona Sipple	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 14, 2025

For The Court

Timothy B. McGrath  
Clerk of Court